Houston, whose questions followed the same general lines.

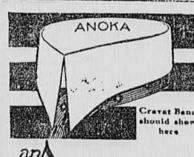
Both of them asked repeatedly in the of the afternoon's testimony if course of the afternoon's testimony if the financial needs of the territory designated as peculiarly tributary to Richmond could not be served as well by branch reserve banks located in the important cities of the States included important cities of the States included in the group, as it could by a head-quarters bank located in Richmond.

President G. M. Carrington, of the Richmond Chamber of Commorce, presented a brief review of the city's commercial financial growth in the last decade. Vice-President W. T. Reed, of the Chamber of Commerce, followed with a presentation of Richfollowed with a presentation of Rich-mond's case from the standpoint of

the commanding tobacco industry. The nony was pursued by President Mitchell, of the Medical College of Virginia, who emphasized Richmond's intimate acquaintance with the industries and financial needs of the tributary territory and her growing importance as the focus of the district's

City's Financial Resources.

President O. J. Sands, of the American National Bank, summed up Richmond's financial resources, dwelling particularly upon her already estab-lished position as the most convenient clearing point for the two Carolinas and the eastern portions of West Vir-







Our 1914 Line of Bloch and Allwin Go-Carts

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Also, NEW PROCESS GAS RANGES and SELLERS KITCHEN CABINETS

Special Prices on all Furniture.

Jones Bros. & Co., 1418-1420 East Main Street.

1105 Hull Street.

Wonderful Berry Sale!





tal of her further advantages.

In Direct Line With *rend.

"It is a fact, certainly applicable to he Allonic Coast States," said Mr. leary, "that the trend of business, the ourse of commercial transactious, and the currents of exchange are northward, or, in other words, from the outside, towards the centres of linance and manufacture. Virginia, occupying the position of the head of the Southern States, places Richmond in direct line with that trend, on the principal avenue of travel and transportation.

Three Fatal Accius.

There Fatal Accius.

Ispecial to The Times-Dispatch.

Henderson, N. C., January 15.—The infant of Mrs. J. D. Woodic was smothered to death in bed Tuesday.

Last night the infant of Mrs. Ludic Hicks met a similar fate.

This morning as freight train No. 80 was nearing the station, John Hugher, brakeman, fell between the cars and the body cut in two.

States, places Richmond in direct line with that trend, on the principal avenue of trayel and transportation.

"The railway lines from the South come into Virginia as into a funnel, Richmond being at the apex—the one line of railway being the tube leading to Washington and points North. She is a natural converging point.

"The Federal reserve bank of Richmond will have the most decided advantage over any point in the South Atlantic States in clearing between the North and the South, and no other leading can offer such practical advantages in economy of time, which, according to the accepted adage, is synonymous with money.

"One day's interest on the annual volume of exchanges between the North and Southern banks would mean a liandsome profit to the government.

"This one advantage alone is of such overwhelming importance that it justifies our statement that Providence has predetermined the matter of this location, and it remains for us only to show the handwriting on the wall. All banks know what the gain of a banking day means, and Richmond has that at anntage over other points north of her in dealing with the South and vice versa."

Mr. Seay presented table after table

r in dealing with the South and creations. Mr. Seay presented table after table a show Richmond's pre-eminence as a nearly centre, and its commanding position as a lending city to the territory in the proposed district. Her continued growth as a banking centre, he showed, has not been due to artificial influences. Not a reserve city under the national banking law, she is nevertheless a natural reserve city is nevertheless a natural reserve city to reason of her advantageous situation as regards the channels of tride

Hearing Nearly Three Hours Long. The hearing consumed two hours and only five minutes, and was adjourned to bits o'clock. Secretary McAdoo expressed his thanks to the speakers for he information that they had brought of the committee and promised that he facts brought out during the hearing will be given careful consideration. ing will be given careful considera-tion.

Secretary Houston wanted it clearly understood that the questions pro-pounded by the committee were in no

An Interesting Extract from the way meant to prejudice the case of any of the rival cities, and were merely asked to bring out more forcibly their relative claims. The committee, he said, will be glad to receive any supplementary data in Richmond's cause that might have been suggested as desirable in the course of the hearing.

supplementary data in Richmond's cause that might have been suggested as desirable in the course of the hearing.

The Richmond delegation came to Washington this morning on a special train that left Elba Station at 8 o'clock. It arrived in the capital at 10:45 o'clock and preceded in a body to the Raleigh Hotel, where it convened in the oak room for a conference on the order of the speaking, and other preliminary business. The executive committee having in charge Richmond's campalign for a reserve bank had preceded the delegation proper the night before, and was in session when the larger body arrived. Vice-President John Kerr Branch, of the Merchants' National Bank, presided over the preliminary conference.

President George A. Holderness, of the North Carolina Bankers' Association, was accompanied by a delegation from his State, which included among others A. McDowell, of Scotland Neck; J. C. Braswell, of Rocky Mount; Capitain J. P. Sawyer, of Asheville; J. F. Wiley, of Durham, and James A. Gray, Jr., of Winston-Salem.

The party from Richmond was joined at Washington by Thomas B. McAdams, John W. Miller and Horace F. Smith, of the campaign committee which has spent the past ten days in a tour of the two Carolinas in the interest of a regional reserve bank for Richmond. Most of the Richmond party returned on the special train, which left on its return trip at \$ o'clock at night, arriving in Richmond at 19:39 o'clock.

In the party from Richmond were the following:

I. E. Stagg, Virginia House of Delegates;

O. C. Hope, president, United Commercial

iched position as the most convenient clearing point for the two Carolinas and the eastern pertions of West Virgilians and the eastern pertions of the eastern

Dr. Stratton Recovering.
Dr. Thomas E. Stratton, who sustained a stroke of paralysis more than a week ago, has recovered sufficiently to be removed from the hospital to his home, 411 North Seventh Street.

NO FUMES TO INHALE! NO DRUGS TO TAKE!

Gowan's, King of Externals, penetrates quickly. You just rub it on. Gowan's scatters congestion and inflammation. In this way a cold that may lead to Pneumonia or Croup is quickly checked. No medicated fumes to get in your system. Strangulation of infants impossible.

Gowan's is indorsed by ethical physicians. You should have a bottle in the home for emergency. Croup comes in the night. The slight cough might be Pneumonia by morning.

Druggists guarantee Gowau's. Three sizes, 25c, 5oc and \$1.00.

Gowan Medical Co.

Medicine

tor's successful prescription, that is made from the purest and best ingredients, that has a record of relief and benefit believed to be unequalled the world over—such is HOOD'S SARSAPARILLA.

RICHMOND FAVORED IN LAWRENCEVILLE

Men's Association Business Adopts Resolution Concerning Regional Bank.

[Special to The Times-Dispatch.]
Lawrenceville, Va., January 15.—At a meeting of the board of governors of the Business Men's Association of Lawrenceville, held on January 12, 1914, the following preamble and resolutions were adopted:

thousands of dollars worth of logs carried away by the water.

Released by Bursting of Dam.
Piedmont, W. Va., January 15.—A
wall of water fifteen feet high is sweeping down the north branch of the Potomac River. It was released by the bursting of the dam of the West Virginia Pulp and Paper Company at Dobbin, W. Va. According to reports received here, inhabitants of the valley have fied to the hills. Anxiety is felt for the safety of the entire district. No loss of life has been re-

An operator employed by the Western Maryland Railroad at Schell, W Va., fifteen miles below the dam site, sent a messenger to the company's office at Cumberland, Md., stating that the water was at least twenty feet high and was carrying everything be-

"I'm going duck. Good-by were his parting words.
A watchman noticed the dam was cracked last night, and this morning a large portion of it gave way. At 11:20 this forenoon, a second and larger break occurred, which made big gaps on both sides of the dam. Piedmont. West Port and Luke. Md., are threatened with destruction, according to advices here.

Piles Cured in 6 to 14 Days Druggists refund money if PAZO CINTMENT talls to cure Itching, Blind, Bleeding or Protruding Piles. First application gives relief. We.-Adv.

Blood R. J. PALMER DIES AT WEST POINT

For Nearly Score of Years He Had Been Treasurer of King William County.



The state of the s

BURNED BADLY

Would Break Out in Pimples or Bumps. Hair Came Out in Handfuls. On Body in Dry Scaly Form. Cuticura Soap and Ointment Entirely Cured in Two Weeks.

New Dale, N. C .- "My head first broke out and itched and burned so badly I could hardly stand it. It would break out in Ser. pimples or bumps then it would itch so that I would scratch it raw. E Then it would come a dry 125 scab like dandruff. My hair came out by handfuls



and what I had left was dry and lifeless. When it came on my body it came in a dry, scaly form and itched and when I would scratch the dry scab off it would burn and the skin looked like it had been stuck full of pin

holes. "I saw the advertisement of Cuticura Soap and Ointment and sent for a sample and when I had used it all up I decided it had helped me so I sent to the drug store and got two cakes of Cuticura Soap and some Cuticura Ointment. I washed with the Cuticura Soap in bot water and then put the Cuticura Ointment on and in two weeks I was entirely cured." (Signed) James H. Robinson, June 17, 1913.

For treating poor complexions, red, rough hands, and dry, thin and falling hair, Cuticura Soan and Cuticura Ointment have been the world's favorites for more than a generation. Sold everywhere, Liberal sample of each mailed free, with 32-p. Skin Book. Address post-card "Cutleura, Dept. T. Boston." Men who shave and shampoo with Cuticura Soap will find it best for skin and scalp.

campaign, and the members were roused to great enthusiasm by the speakers. Among those who made short addresses were Judge Ernest H. Wells, E. R. Fuller, N. C. Redford, C. L. Pettit and R. W. Dowdy. State President John W. Moore, acted as toastmaster. The aerie is determined to produce results in order that Mr. Moore can report a goed showing from his home lodge at the annual convention in Newport News in June.

OBITUARY

Patrick H. Larkin.

Patrick H. Larkin, sixty-one years old, division deputy internal revenue collector, with headquarters in Norfolk, died yesterday morning at his home in Portsmou & Letters written by Mr Larkin less than six hours before his death were received here during the day.

Mr. Larkin was one of the best known men in the service. He had been employed by the government for the past sixteen years, and held one of the most important posts in this district. He was married, and is survived by his wife, three daughters and one son. The funeral will be held to-morrow morning at 10 eclock. Mr. Lowry and at least three representatives from the local office will attend the funeral. Speaking of Mr. Larkin yesterday, Mr. Lowry said:

"His death is a great shock to me, and I feel almost as though a member of my own family had been taken. Without detracting from any other field deputies, Mr. Larkin was considered by me to be one of the most competent and efficient men in the service."

Walter J. Williams.
[Special to The Times-Dispatch.]
Ashvitie, N. C. January 10.—walter
J. Williams, of West Asheville, died
at his home Tuescay, after an extended illness. He had been a resident of
West Asheville but a few years, having moved to that place from Washington. He was forty-five years of age,
and is survived by a wife and one
child.
Muterinus of discontent areas Vaccounts

Mrs. James C. Flemming.
[Special to The Times-Dispatch.]
[Gloucester, Va., January 15.—Mrs.
Flemming, widow of James C. Flemming, of Gloucester County, died at her home near Abingdon Church this morning of pneumonia. She is survived by one daughter, Mrs. Logan Gregg, and three sons—Thomas Hayes Flemming, of Lee Hall; James Olen and

DEATHS

THOMPSON.—Died, at the Memorial Hospital, at 10:11 A. M. Thursday, January 15, 1914, ALFRED WILLIAM, beloved son of James M. and Pannie E. Thompson, in the twenty-sixth year of his age Besides his parents, he leaves to mourn their loss, five sisters—Nannie W., Emma C., Fannie M., Louise V., and Carrie E. Thompson, and one brother, Charles R. Thompson, besides a host of friends.

Funeral notice later.

Norfolk and Newport News papers please copy.

please copy.

WAGNER,—Died, in Spencer, N. C., MRS, JANE WAGNER, aged eighty-three years, after a long illness. Funeral will take place at 3 o'clock TO-DAY from the residence of her son-in-law, 402 East Canal Street. Interment in Maury Cemetery.

HORTON.—Died, at her residence, No. 519 North Twelfth Street, Wednesday, January 14, at 1:45 P. M., MRS. CORA HORTON.
Funeral notice later.
Norfolk, New York and Philadelphia papers please copy.

IN MEMORIAM

PICCHI.—In memory of my wife, ERNASTA PICCHI, who departed this life just one year ago to-day, January 16, 1913, Richmond, Va. One year has passed and still we

niss her. Never shall her memory fade; Loving thoughts will always linger Round the grave where she is laid. We miss thee, dear, oh! how much Our God alone can tell. He took thee from our loving arms, He doeth all things well. HER LOVING HUSBAND AND CHIL-DREN.

A TREAT IN DANCE MUSIC

Our Victrola Department offers this week the following NEW BOSTONS or HESITATION WALTZES and ONE-STEP RECORDS for the Victrola: New Boston or Hesitation-

Miss Caprice. Marriage Market. Nights of Gladness. Gold and Silver. Dreaming.

New Tangos-Argentine Tango. Sunshine Girl Tango. Tango Griallo. Tango Medley. Moori Tango.

New One-Steps-Bobbing Up and Down. Peg o' My Heart. Dixieland Turkey Trot and

One-Step. Broadway Medley. International Rag.

be a pleasure to play any of these records. The Corley Company
The House That Made Richmond Musical

Drop in and hear them. It will

leorge Hayes Flemming both of Glou-lester. The funeral will take place in thingdon Church to-morrow evening

John E. Hilldrup.
[Special to The Times-Dispatch.]
Fredericksburg, Va., January 15.
John E. Hilldrup, a well-known citizen of Spotsylvania County, died at his home near Screamerville, after a long filmess, aged forty-two years. He is survived by his wife, three children and three brothers, one of whom is R. Graham Hilldrup, a prominent business man of this city.

Mrs. Margaret C. Torbert.
[Special to The Times-Dispatch.]
Alexandria, Va. January 15.—Mrs.
Margaret C. Torbert, wife of Robert
Parke Torbert, died this morning at
her home, 606 Queen Street, after a
hong liness. She was a daughter of
Mrs. Kate Power. Besides her husband, a small daughter survives.

Mrs. Anne Murtaugh.

[Special to The Times-Dispatch.]

Alexandrin, Va., January 15.—Mrs.
Anne Murtaugh, widow of Thomas J.
Murtaugh died this morning at her
home, 2623 Duke Street, after a short
illness. She leaves five daughters and
two sons, as follows: Mrs. Charles A.
Power, of this city; Mrs. W. S. Donohue, of Philadelphia; Mrs. J. W.
Thompson, Fort Worth, Tex.; Misses
Catherine and Nannie Murtaugh, of
this city; Edward Murtaugh, of petroit, Mich., and Thomas J. Murtaugh,
of this city.

Mrs. Mary S. Kemper.

[Special to The Times-Dispatch.]
Gordonsville, Va. January 15.—Mrs.
Mary S. Kemper died at her home on
Main Street, Gordonsville, this morning
at 4 o'clock, after an illness of several
months, her death being due to infirmities of age. She was in her several
weenth year. Mrs. Kemper was twice
married, her first husband being P. M.
Quarles, of Richmond, by whom she
had two sons—W. B. Quarles, of this
place, and J. E. Quarles, of Louisa
county. Later she was married to
Legh R. Kemper, of Fauquier County,
by whom she had one daughter, Miss
Mary E. Kemper, of this place. She
was also sister to Thomas M. Fowler,
of Louisa County, a former State
illbrarian for Virginia.

Mrs. Kemper was a member of the
Gordonsville Presbyterian Church,
where the funeral services will be held
to-morrow afternoon at 2 o'clock, after
which her remains will be taken to
Maplewood Cemetery for interment.



Sleepless Headachy Nights ORANGEINE

are immediate in their beneficial effect. One Powder usually is all that is necessary. Follow the directions. SOLD AT ALL DRUGGETS 10c. 25c, 50c and \$1.00



I When you purchase glasses at random you may obtain satisfaction, but when you avail yourself of Galeski Service, satisfaction is a certainty. Q We have been more than a

quarter of a century building our reputation, and know its value as well as its cost, and cannot afford a dissatisfied customer. I The name "Galeski" is a guar-

antee of satisfaction. The S. GALESK Optical Co

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